

# Savanna - Thomson State Bank

## Internet Banking / Telephone Banking Personal Enrollment Form

You must be a customer of Savanna Thomson State Bank that has received a Deposit Agreement in order to apply for Savanna Thomson State Bank Internet Banking or Telephone Banking. Please complete and print the following information to register for Internet Banking and/or Telephone Banking services. The application must be signed in accordance with your signature card agreement on file with the bank. You may mail, fax, or deliver the completed application to us. For your protection, we will not accept a completed application via the Internet or e-mail. Upon receipt, we will mail you a unique "User ID" and password instructions. Your "User ID" and password will allow you to access our Internet Banking or Telebank services. Upon your first log-on to the system, you will be forced to change your User ID and password to one of your choosing. If you have any questions, please contact us at (815) 273-2261.

First Name	Middle Initial	Last Name
Physical Address or Street Address		
City	State	Zip Code
Mailing Address ( if different from above )		
City	State	Zip Code
Home Phone		Work Phone
Social Security Number		Primary Checking/Savings Account Number
Valid Email Address		
Please Select One Enrollment Option: Enroll for both Internet Banking and Telephone Banking <input type="checkbox"/> Enroll for Internet Banking Only <input type="checkbox"/> Enroll for Telephone Banking Only <input type="checkbox"/>		
How would you like to receive your Password and Login Instructions:              Pick Up at Bank <input type="checkbox"/> US Mail <input type="checkbox"/>		
For Security Purposes		
Date of Birth (MM/DD/YYYY)	Mothers Maiden Name or Security Question & Answer	
My signature below indicates that I acknowledge receipt of a copy of the Internet Banking Agreement and the Regulation E Disclosure Statement provided at account opening. If my application is approved, I will be bound by that Agreement and Disclosure. I understand that account security is controlled by my Internet Banking or Telephone Banking User ID and Password, initially assigned by Savanna Thomson State Bank. I agree to protect the confidentiality of my Internet Banking or Telephone Banking User ID and Password. Any information downloaded by me becomes my property and responsibility. My use of Internet Banking signifies that I have read and accepted the terms and conditions of the Internet Banking Agreement and Disclosure, as revised from time to time. I authorize you to charge my account for any transactions accomplished through the use of Savanna Thomson State Bank Internet Banking, including the amount of any recurring payment or transfer I make. I agree that if at any time, I decide to terminate the service, I will delete any scheduled transfer or payments and notify Savanna Thomson State Bank, in writing at least ten days prior to the date of termination. I agree that sufficient funds must be available in my account on the date I schedule payments or transfers to be made using Savanna Thomson State Bank Internet Banking Service. I understand that there are Federal Regulations which limit the number of transfers from Savings and Money Market accounts (please refer to the account disclosure you received when you opened your account).		
Signature of Authorized Signer (Savanna Thomson State Bank requires your signature to process the enrollment form)		Date

**Mail, Deliver or Fax completed enrollment form to:**  
 Savanna Thomson State Bank  
 302 Main Street, PO Box C , Savanna , IL 61074  
 Fax (815) 273-7035

<b>For Financial Institution Use Only</b>		
Date Received:	Date Processed:	Date Verified:
Received By:	Input By:	Verified By:
Customer Signatures Verified By:	Access Type Set:	Comments:
Password Set:	Date Removed From Internet Banking:	Date Removed From Telephone Banking:

# **Savanna - Thomson** State Bank

## **INTERNET BANKING / TELEPHONE BANKING AGREEMENT ELECTRONIC FUND TRANSFERS**

### ***Type of Transfers***

You may access your accounts by computer using your password and your social security number/account number to: transfer funds from checking to checking – transfer funds from checking to savings, money market – transfer funds from savings, money market to checking – transfer funds from savings, money market to savings, money market – make payments from checking to loan accounts with us – make payments from savings, money market to loan accounts with us – get information about checking, savings, money market account balances, deposits and withdrawals in the last statement cycle, and account balance of certificates of deposit and loans.

### ***Limitations on Frequency of Transfers***

Transfers from a savings or money market account to another account or to third parties by preauthorized, automatic, telephone, or computer transfers are limited to six per month with no more than three by check draft, debit card or similar order to third parties.

For security reasons there are other limits on the number of transfers you can make by computer.

### ***Periodic Statements***

You will get a monthly account statement from us for your checking accounts.

You will get a monthly account statement from us for your savings accounts, unless there are no transfers in a particular month, in any case, you will get a statement at least quarterly.

### ***Your Rights and Liabilities***

Security of your transactions is important to us. Use of the Internet Banking services will therefore require a PIN or password. If you lose or forget your PIN or password, please call 815-273-2261 during normal business hours. We will accept as authentic any instructions given to us through the use of your password or PIN. You agree to keep your PIN and password secret and to notify us immediately if your PIN or Password is lost or stolen or if you believe someone else has discovered your PIN or password. You agree that if you give your PIN or password to someone else, you are authorizing them to act on your behalf, and we may accept any instructions they give us to make transfers or otherwise use the Internet Banking services. You may change your password at any time by using TeleBank. We may be liable for certain security breaches to the extent required by applicable law and regulation. We do not assume any other liability or otherwise guarantee the security of information in transit to or from our facilities. Please note that we reserve the right to (1) monitor and/or record all communications and activity related to the Internet Banking services; and (2) require verification of all requested transfers in the manner we deem appropriate before making the transfer (which may include written verification by you).

You agree that our records will be final and conclusive as to all questions concerning whether or not your PIN or password was used in connection with a particular transaction.

If any unauthorized use of your PIN or password occurs you agree to (1) cooperate with us and appropriate law enforcement authorities in identifying and prosecuting the perpetrator; and (2) provide reasonable assistance requested by us in recovering any unauthorized transfer of funds.

Notify us immediately if you believe your PIN or password has been lost or stolen. Telephoning is the best way to keep your possible losses down. You could lose all of the money in your account (plus your maximum line of credit). If you tell us within two (2) business days you can lose no more than \$50.00. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your PIN or password, and we can prove we could have stopped someone from using your PIN or password without your permission if you had told us, you could lose as much as \$500.00. Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any funds you lost after the 60 days if we can prove that we could have prevented someone from taking the funds if you had told us in time. If you believe your PIN or password has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call 815-273-2261 during normal business hours.

**WE CANNOT ACCEPT NOTIFICATION OF LOST OR STOLEN PINS OR PASSWORDS OR UNAUTHORIZED TRANSFERS VIA E-MAIL**

### **Error Resolution Notice**

In case of errors or questions about your electronic transfers call us at 815-273-2261 or write us at:

Savanna Thomson State Bank  
302 Main St, PO Box C  
Savanna, IL 61074

Notify us immediately if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error first appeared.

(1) Tell us your name and account number.

(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

(3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days (20 business days for new accounts) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days for new accounts or point-of-sale or foreign-initiated transfers) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days for new accounts) for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account for 30 days after the first deposit is made.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

### **Confidentiality**

We may disclose information to third parties about your account or the transactions you make:

- a) where it is necessary for completing transactions or resolving errors involving the Services; or
- b) in order to verify the existence and condition of your account for a third party, such as a credit bureau or a merchant; or
- c) in order to comply with government agency rules, court orders, or other applicable law; or
- d) to our employees, service providers, auditors, collection agents, affiliated companies, or attorneys in the course of their duties and to the extent allowed by law; or
- e) if you give us permission.

### **Limitation of Liability**

Except as otherwise provided in this Agreement or by law, we are not responsible for any loss, injury, or damage, whether direct, indirect, special, or consequential, caused by the Internet Banking service or the use thereof or arising in any way out of the installation, operation, or maintenance of your PC equipment.

### **Waivers**

No waiver of the terms of this Agreement will be effective, unless in writing and signed by an officer of this bank.

### **Assignment**

You may not transfer or assign your rights or duties under this Agreement.

### **Governing Law**

The laws of the State of Illinois shall govern this Agreement and all transactions hereunder. Customer acknowledges that he/she has reviewed this Customer Agreement, understands the terms and conditions set forth herein, and agrees to be bound hereby.

### **Indemnification**

Customer, in consideration of being allowed access to the Internet Banking services, agrees to indemnify and hold the Bank harmless for any losses or damages to the Bank resulting from the use of the Internet Banking services, to the extent allowed by applicable law.

## ***BILL PAYMENT AGREEMENT***

This Internet Banking and Bill Payment Agreement (“Agreement”) is between Savanna Thomson State Bank and each customer who has enrolled in our Internet Bill Payment, together with any person you have authorized to use or access Internet Bill Payment on your behalf.

### ***SERVICE DESCRIPTION, FEATURES, FEES, AND LIMITATIONS***

#### ***Availability***

The Internet Bill Payment is generally accessible 24 hours a day, seven days a week. The Internet Bill Payment may be inaccessible for a reasonable period weekly to perform system maintenance. We reserve the right to suspend or terminate access to Internet Bill Payment for any reason without notice.

#### ***Business Day Definition***

Every day is a business day, except Saturdays, Sundays, and federal holidays. Any business transacted after 2:00pm will be posted under the next business day we are open.

#### ***Bill Payment Service***

The bill payment service allows you to pay bills out of a designated account on a one-time or periodic basis to payees that you designate subject to the limitations described below.

#### ***BILL PAYMENT LIMITS***

You may not schedule a single bill payment for greater than \$25,000.

#### ***“SEND ON” DATE vs. “DELIVER BY” DATE***

When scheduling a bill payment, note the difference between the “SEND ON” date and the “DELIVER BY” date. The “SEND ON” date is the date we will attempt to deduct the payment amount from your designated account. If the attempted deduction fails because you did not have enough funds in your primary account, we will send you an email indicating this situation. If the second attempted deduction is not successful, the transaction will be cancelled and you will be responsible for rescheduling. If the second attempted deduction is successful, the payment will be processed and remitted to the payee, however the “DELIVER BY” date will be one business day later. If you receive an email because the first attempted deduction was not successful, you should access Internet Bill Payment to determine the date of the second deduction attempt.

If you schedule a payment with the “SEND ON” date as the current date, you must have adequate funds in your account at the time the payment is scheduled. The funds will be deducted shortly after you log out of the session. If you schedule a payment with the “SEND ON” date in the future, there must be adequate funds in your account when we attempt the deduction. This can occur anytime between 12:01 am and 4:00 pm EST.

The “DELIVER BY” date is the date that you can expect the payee to receive your payment. The “DELIVER BY” date for your payment should be no later than the due date the payee has indicated for the payment.

#### ***PAYMENT GUARANTEE***

If a properly scheduled payment is not received and posted on time by the payee, we will attempt to remove any late fees or assessed finance charges. (Finance charges are calculated based on your payment amount rather than your entire balance.) If the payee is unwilling or unable to remove them, we will pay the fees and finance charges directly to the payee. In addition, we will attempt to add a note of explanation to your account to ensure that the situation does not negatively impact your credit rating.

The Payment Guarantee applies to late fees and/or finance charges associated with the late posting of a payment, provided that the following conditions are met:

1. The payment was scheduled to be delivered on or before the due date of your bill, excluding any grace periods.
2. The payment was not made to a prohibited payee (see below) or the following type of payee:
  - Payments to payees located in the Armed Forces Postal Codes, such as AE & AP
  - Payments to settle securities transactions
  - Payments to payoff special or delayed financing for purchases
  - Payments to credit counseling agencies who pay creditors on your behalf
3. The information supplied by you is correct (payee name and address, your name and account number as it appears on the payee's records).

4. You had sufficient funds in your account during our first deduction attempt on the "SEND ON" date.

We will only be responsible for the direct fees or finance charges associated with the late payment. We will not be responsible for any other consequential damages that might arise from the late payment.

#### PROHIBITED PAYEES

We will not process payments on your behalf to payees meeting any of the following criteria:

- Designated by the Office of Foreign Asset Control as being a prohibited payee
- Having an address outside of the United States (except for APO)
- Court-ordered payments such as alimony, child support, speeding tickets, etc.
- Tax entities
- Collection agencies

If a payment to a prohibited payee is inadvertently processed, the payment guarantee outlined above does not apply to that payment, and we reserve the right to not process a payment to that payee in the future.

#### CANCELLING BILL PAYMENTS

We may cancel a bill payment if we have reasonable belief that the payment is fraudulent. If we cancel a payment, we will attempt to contact you to inform you of this action.

You may cancel an outstanding bill payment at anytime through Internet Bill Payment. Bill payments are considered outstanding until the "SEND ON" date.

You can cancel a "Recurring" transaction by verbal or written no later than 3 business days before the "SEND ON" date of the transaction by contacting Customer Service at the address or phone number listed in this agreement. If you call, we may also require you to put your request in writing and provide it to us within fourteen days. The notice must detail whether the cancellation applies to only one of the recurring transactions, or all transactions in the recurring stream.

#### INTERNET EMAIL NOTIFICATIONS

It is important to keep a current Internet email address on file with us, as we use this to communicate important security events about your account to you such as:

- User ID changes
- Internet email address changes (sent to old and new addresses)
- Adding New Payees

#### SERVICE TERMINATION

We may terminate your participation in Internet Bill Payment for any reason, at anytime. We will attempt to notify you in advance, but we are not obliged to do so.

You may not terminate your participation in Internet Bill Payment if you have outstanding bill payments scheduled. If you have no outstanding bill payments you can terminate service participation by contacting Savanna-Thomson State Bank.